



U.S. Small Business Administration

New Mexico District Newsletter

Information for the Small Business Community

October 2008

SBA – Your Small Business Resource

U.S. Small Business Administration

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SBA Home Page: www.sba.gov

Call for 2009 Small Business Week Nominations!

The Small Business Administration (SBA) is seeking nominations for “**2009 National Small Business Week**.” In recognition of the small business community’s contributions to the American economy and society, the President of the United States designates one week each year as National Small Business Week. 2009 National Small Business Week is scheduled for May 17th through May 23, 2009. This is a time when we recognize and honor the vital role America’s small business community plays in maintaining and strengthening the Nation’s economy.

The New Mexico SBA District Office encourages you to be part of the 2009 National Small Business Week celebration by nominating an outstanding small business owner and/or small business champion from your community for recognition as Small Business Person of the Year, Champions of the Year or in one of the Special Category Award categories.

The nomination guidelines include a step-by-step guide to the preparation and submission of a nomination package and detailed criteria of each award category. Specific instruction for the New Mexico process is provided on our website at www.sba.gov/nm. The full set of nomination guidelines are also available on the SBA website at www.sba.gov/nominationsguidelines/. **The New Mexico SBA District Office must receive nomination packets by November 14, 2008.** Submit nominations to the attention of Susan Chavez, Assistant District Director for Entrepreneurial Development, NM SBA District Office, 625 Silver Avenue, SW, Suite 320, Albuquerque, NM 87102.

The New Mexico SBA District Office will honor and recognize the outstanding New Mexico small business owners and champions in the various award categories at its *annual National Small Business Week luncheon in 2009*.



The New Mexico District Office wishes to thank the New Mexico lending community and its SBA Resource partners for their efforts and commitment in providing assistance to the small business community. We look forward to working with each and every one of you in during fiscal year 2009 in reaching individuals planning to start and grow their own business and in helping existing small businesses meet their capital, management and technical needs that will assist them grow a successful business.

The New Mexico SBA Team is here to help you. We welcome individuals to call us at (505) 248- 8225 or visit our office located at 625 Silver Avenue, SW, Suite 320, in Albuquerque, NM.

John C. Woosley
New Mexico District Director



Remember to set your
clocks **back** 1 hour
on November 2nd!

4th Annual Service-Disabled & Veterans Small Business Conference "Toolbox for Success"



Over 400 were in attendance at the 4th Annual Service Disabled and Veteran-Owned Small Business Conference held on September 17th & 18th in Albuquerque. The conference has provided an excellent opportunity for the past four years for small business owners to avail themselves of the seminars offered at the conference, as well as, the opportunity to meet one-on-one with the many federal agencies and prime contractors during the Matchmaking/Marketplace. The first day of the conference was educational, with a series of seminars and presentations for veteran owned and small businesses on how to manage their businesses; learn about contracting opportunities; and the process for accessing these opportunities.



Presentation of Colors by the Vietnam Veterans of New Mexico.

Small business owners had the opportunity to visit one-on-one with representatives from federal agencies and prime contractors during the Marketplace held on the second day of the conference. 33 entities participated in the Marketplace.



New Mexico Department of Veterans' Service, Cabinet Secretary John M. Garcia



2008 MED Week Veteran Award Winner, Mark Beasley of Freedom Construction of NM, Inc.

MED Week Award Winners Recognized during 4th Annual Veterans Conference

As an added feature at the September 17th Luncheon, the 2008 New Mexico Minority Enterprise Development (MED) Week Awards Luncheon was held in conjunction with veterans' event. Ten outstanding Minority and Veteran-Owned Businesses were honored!

2008 NM MED Week Winners:

Veteran Award—Mark Beasley, Freedom Construction of NM

SBA Minority Small Business Person—Patricia Bradshaw, Environmental Dimensions, Inc.

SBA District 8(a) Graduate Contractor—Arthur Cordova, ADC, Ltd

MBDA National & Regional Minority Manufacturer—Anthony Tenorio, A-Tech Corporation

MBDA Regional Minority Business Retail—Ana Segura, Stubblefield Screen Print Co.

MBDA Regional Minority Supplier/Distributor—Lenora Jaramillo-Wyly, Westwind Computer Products

MBDA Regional Business Advocate—Kevin Chalmers, LANL

MBDA Regional Directors' Award—Daniel Sandoval, Source Technologies, LLC

MBDA Regional Directors' Award—Gina Euell, Exhibit Solutions of New Mexico

MBDA Regional Directors' Award—Roy Brady, First Community Bank

For more information about the Minority Business Development Agency, visit their website at: www.mbda.gov or contact the New Mexico Business Enterprise Centers:

Native American Business Enterprise Ctr
Theodore Pedro, Project Director
(505) 243 – 6775

www.nmnabec.org

New Mexico Statewide Minority Business Development Center
Anna Muller, President
(505) 843-7114

www.nedainc.net

NEW MEXICO DISTRICT OFFICE LAUNCHES ITS FIRST-EVER SMALL BUSINESS HOTLINE

The New Mexico SBA District Office has launched its first-ever **Small Business Hotline** in response to the concerns raised by the state's small business community during these uncertain economic times. The purpose of this hotline is to give small business owners a single telephone number they can call with business and financing related questions. **Small business owners may call Toll Free at 800-726-3632, and then select Option 2, followed by selection of Option 3.**

"New Mexico small businesses have questions about today's economic situation," said John C. Woosley, District Director. "Businesses need to stay focused and not panic during these times. We feel it's important that SBA provide an outlet for our small business community to get the answers they need on questions relating to surviving in this environment. Our small business resource partners (SBDC, SCORE & WESST Corp) have business experts that can advise them on ways to enhance their marketing, re-evaluate their business plans, and look for new sources of financing. Many of these services are free of charge and are available throughout the state."



Emerging 200 Training Initiative

Nineteen Albuquerque small business owners are participating in the U.S. Small Business Administration (SBA) Emerging 200 Initiative training program "StreetWise Steps to Small Business Growth". These entrepreneurs have met every other Tuesday evening for three hours since the program's inception in June, and are ready to begin the tenth of the thirteen sessions on October 28th.

The SBA's Emerging 200 Initiative, dubbed e200 for short, is sharply focused on helping leaders and owners of small businesses in Albuquerque achieve their full potential by studying practical applications of organization management, financial analysis, growth strategies and management, market development, and strategic planning.

Company participants include:

Annapurna's World Vegetarian Café—Yashoda Naidoo
Aurora Publishing—Melanie Patten-Fritzsche
Bare Bones Graphics—Tracy Martinez
Bocotek—John Bears
BroCon—Daniel Osborn
Creative Consultants—Jaime Sirgany
Document Handling & Information Services—Debby Kruzic
Dyron Murphy Architects—Greg Comer
EXHIB-IT! Tradeshow Marketing Experts—DJ Heckes
Golden Crown Panaderia—Chris Morales
La Entrada Realty—Joe Olmi
In-Compass International—Kay Carrico
LTC Alliance—Ric Henry
Rancho Viejo Custom Woods—Patricia Ascevez
Rocket—Lex Dominey
Sacred Power Corporation—David Melton
Spic N Span Cleaning—Edwin Lopez
Tex-Mex—Jane Butel
Ulibarri Construction—Ben Ulibarri

The national trainer, InnerCity Entrepreneurs (I.C.E.), selected Wendy Ederer of Cornerstone Consulting Associates in Cedar Crest to deliver the training program. The program curriculum involves not only 'in-class' sessions, it also provides a separate forum for the participants to build company growth strategies utilizing CEO-mentoring style groups. The value of this peer-to-peer consulting is immeasurable.

"In a short amount of time, the business owners are applying the information they are learning from the program, and seeing positive results. I have no doubt that the business owners will see substantial and measurable growth in their business; and this growth will have a direct impact both socially and economically on the business' surrounding area," reports Wendy.

There are many free or low-cost services available to business owners. Get started today at www.sba.gov!



e200 Participant, Jaime Sirgany of Creative Consultants speaks with SBA Deputy Administrator Jovita Carranza

Other e200 cities include

*Boston, Philadelphia,
Baltimore, Memphis,
Atlanta, Chicago,
Milwaukee, Albuquerque,
New Orleans, and Des
Moines.*

"Emerging 200 training represents the SBA's groundbreaking commitment to America's underserved markets. The economic health of those communities is a major concern of the SBA and we expect e200 to lead the way," said John Woosley, New Mexico SBA District Director. "Helping inner city business leaders is part of our long-term stimulus strategy. The SBA is in inner city neighborhoods because that's where economic growth and job creation will provide real benefits. We have had a very positive response to the program."

The Albuquerque e200 effort is a collaborative one. Joining SBA in bringing e200 to New Mexico are:

- City of Albuquerque
- ACCION New Mexico
- Albuquerque Hispano Chamber of Commerce
- Albuquerque SCORE / Chapter 67
- Albuquerque Small Business Development Center at CNM
- American Indian Chamber of Commerce of New Mexico, Inc.
- Greater Albuquerque Chamber of Commerce
- The Loan Fund
- National Association of Women Business Owners – Northern New Mexico Chapter
- New Mexico Department of Veterans' Services
- New Mexico 8(a) & Minority Business Association
- New Mexico Manufacturing Extension Partnership
- South Valley Small Business Development Center
- WESST Corp

A formal graduation ceremony is being scheduled after the last class in December. For more information about the e200 program, visit www.sba.gov/e200 or contact the New Mexico District Office, Susan Chavez at (505) 248-8236 or Shirley F. Bailey at (505) 248-8243.

Mid-America Lender's Conference Honors Local New Mexico Lenders

The 15th Annual MID-AMERICA
LENDER'S CONFERENCE is
August 3-5, 2009 in Houston, Texas

Century Bank, First Community Bank and Capital Certified Development Corporation were recognized and honored by the Small Business Administration (SBA) at the 14th Annual Mid-America Lender's Conference (MALC) held in San Antonio, Texas in August 12-13, 2008. These New Mexico lenders joined lenders from the five State Area which includes the states of Arkansas, Louisiana, New Mexico, Oklahoma, and Texas that were honored for their efforts in utilizing the SBA loan products in providing assistance to their small business communities. First Community Bank and Capital Certified Development Corporation accepted their awards from John C. Woosley, District Director of the New Mexico SBA District Office, during the Mid-America Lender's Conference's *Lender Excellence Awards Breakfast* held on August 13th.



Century Bank—Rising Star Lender Award

Century Bank received the 'Rising Star Lender Award' from the New Mexico SBA District Office during the first day of the conference during the *Rising Star Lender Awards Celebration*. New Mexico SBA District Director John C. Woosley presented Century Bank with their award during the luncheon awards

celebration. Century Bank was recognized for initiating a new era in their bank's history by implementing a new commitment to SBA lending for Fiscal Year 2008. Accepting the award on behalf of Century Bank was David Valdez, Vice President of Small Business Lending. Century Bank has made a commitment to train its lenders in SBA lending and although they are a small business community bank with only six branches they have increased their SBA lending from zero loans in Fiscal Year 2007 to nine loans for Fiscal Year 2008! In response to being honored, Don Padgett, President and CEO of Century Bank, stated "I thank the SBA staff and Century Bank associates in promoting this partnership. Together we are able to provide financing for our small business customers under reasonable terms and conditions that promote their business's success. We at Century Bank are committed to the program's growth and continuing success."



First Community Bank—Top Producing 7(a) SBA Lender

First Community Bank was presented the 'TOP Producing 7(a) SBA Lender Award' for using SBA's Loan Programs to achieve the highest volume of 7(a) loans made in the New Mexico SBA District Office service area in Fiscal Year 2008. Roy Brady, Vice President and SBA Manager of First Community Bank, together with Ms. Susan Yulo, SBA Loan Process Manager, accepted the SBA Award. First Community Bank for the third straight year has been the number one volume lender for SBA 7(a) and 504 Loans. First Community Bank continues to be a valuable resource to the Small Business Community in New Mexico. At the end of Fiscal Year 2008, First Community Bank is both the Top 7(a) and 504 Lender in New Mexico!

The Capital Certified Development Corporation (CCDC) was honored with the 'TOP Producing 504 SBA Lender Award.' This lender has achieved the distinction of becoming the Top Producing 504 Lender



Capital Certified Development Corporation—Top Producing 504 SBA

for New Mexico in just their second year of existence as a Statewide Certified Development Company. Accepting the award on behalf of Capital Certified Development Corporation were Mr. Craig Pinkley, Executive Director, Mr. Thomas Braasch, Director of Lending, and Ms. Lorena Chavez, Senior Business Development Officer for the New Mexico territory. Their commitment to providing access to capital for small business development and growth clearly enhances the economic vitality of the entire State of New Mexico. At the end of Fiscal Year 2008, Capital CDC is also the Top CDC 504 Lender in the New Mexico District.

The New Mexico SBA District Office congratulates these lenders for their commitment to the small business community!

SBA provides a number of financial assistance programs for small businesses including 7(a), 504 and disaster assistance loans.

www.sba.gov/services/financialassistance.gov

Passion is the single most powerful competitive advantage an organization can claim in building its success.

Richard Chang, Author of *The Passion Plan at Work*

SBA's New Mexico District Office Recycles!

Recently, the SBA New Mexico District Office reconstructed its office space at 625 Silver Ave in Albuquerque. A key issue in the space reduction was the many, many files and obsolete electronics accumulated over the past 10 years. The staff at SBA set the goal to not 'landfill' these recyclable materials.

In five separate collections, both shredded and unshredded paper products totaling 10,864 pounds were diverted from Albuquerque's wastestream. In addition to paper recycling, over 500 pounds of computer cabling and related computer peripherals were delivered in the City of Albuquerque's April 4th E-Waste collection as well as direct drop to local e-waste collection points.

In concert with nationwide recycling and environmental initiatives, the SBA New Mexico District Office will continue efforts to self-collect recyclable paper, plastic, aluminum, e-waste and compostable products with frequent direct drop to local collection recyclers.

Learn about our state's recycling initiatives and programs at the New Mexico Recycling Coalition: www.recyclenewmexico.com



*District Director
John Woosley
Pitches in!*

Recycling a 3 foot high stack of newspaper = 1 tree preserved



Recycling one glass bottle saves enough electricity to light a 100-watt bulb for 4 hours!

The Institute for Business and Home Safety (www.ibhs.org)

also has information on protecting your home or business.

To learn more about developing an emergency plan, visit www.ready.gov or call 1-800-BE-READY to receive free materials.

Entering data to the electronic loan application is as secure as purchasing airline tickets online.



Disaster Preparedness for Business

The man-made and natural disasters of the last few years have destroyed thousands of small businesses across the country. But many times it isn't the mega-disaster, like Hurricane Katrina, that levels a small business. A worn-out pipe bursting can shut your business down for days. The cost of recovering—which includes replacing the damaged and destroyed inventory, structural losses, lost revenue—can cripple a small business and cause it to shut down for good.

SBA provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

For more information about SBA's Disaster Assistance programs and preparedness tips, please visit:

www.sba.gov/services/disasterassistance

SBA Electronic Disaster Loan Application Now Available—New format simplifies filing, speeds delivery of aid

Disaster victims may now go online to file an application for recovery assistance from the U.S. Small Business Administration. The electronic loan application can be accessed via the SBA's secure Web site at <https://disasterloan.sba.gov/ela/>.

Homeowners and renters who suffered damages to their homes and personal property following a declared disaster (by the President or the SBA Administrator) may apply for disaster loan assistance online. Businesses and non-profit organizations can go online to apply for assistance to cover losses to real estate and property, as well as economic injury.

The electronic loan application contains a feature that automatically checks errors, and prompts applicants when additional information is needed, guaranteeing a quicker loan-processing/decision time frame. On-screen help includes a glossary to explain terms that may be unfamiliar to the applicant.

When the user enters the Web site, a secure encrypted connection is established. Identity-proofing devices are also used in the application, which include the use of two pass codes by the applicant.

Popular SBA Guide on International Trade Now in Spanish

A popular guide to exporting published by the U.S. Small Business Administration has been translated into Spanish and is available on SBA's Web site, and will be made available soon in all Spanish-speaking countries of the Western Hemisphere.

SBA's "Breaking into the Trade Game: A Small Business Guide to Exporting" was translated by Argentina's Chamber of Exporters and will be disseminated as a joint effort between the Argentinean Chamber and the Small and Medium Enterprise Congress of the Americas on International Trade. SBA is part of a multinational steering committee that leads the SME Congress, a hemispheric partnership to promote and facilitate the small business participation in international trade (www.smecongress.net).

The Chamber will work with the SME Congress to identify public and private organizations throughout the Americas that can tailor the translation specifically to the institutions and regulatory environment of that particular nation.

"In our global economy, trade among nations has proven a leading factor in economic development and job growth. For small businesses, learning how to break into the international trade game is a must to make them more competitive," said SBA Acting Administrator Sandy K. Baruah. "We are very pleased that this translation will make this invaluable tool available to thousands of businesses in our hemisphere, including the many Spanish-speaking entrepreneurs in the U.S., and we thank those who made it possible."

The Spanish version of "Breaking into the Trade Game: A Small Business Guide to Exporting" is already available online at www.sba.gov/oit. A panel on Small and Medium Enterprise Trade Capacity Building focused on best practices to prepare micro, small- and medium-sized businesses to effectively engage in international trade.



8(a) Program Certification

The NM SBA conducts the 8(a) Business Development Program Application Workshop the first Thursday of every month at 625 Silver SW, Suite 320 in Albuquerque. The workshop runs from 1:00—3:00pm. There is no charge to attend the workshop. Contact Irene Farmer at (505) 248-8228.

NMSBDC - 19 Centers Statewide

NMSBDC is a partnership of the SBA, the state of New Mexico, the New Mexico Association of Community Colleges, the private sector..... and YOU!" Whether you have an established business or want to start a new one, you can obtain FREE, confidential assistance. www.nmsbdc.org

Get to Know SCORE!

The Albuquerque SCORE—Counselor's to America's Small Business conducts the *Essentials for Starting a New Business* every third Friday. This workshop is only \$55—call (505) 248-8232 to pre-register for this full-day workshop.

Check out training opportunities at the SCORE nearest you:

Albuquerque SCORE Chapter #67
625 Silver Ave, SW, Suite 320
Albuquerque, New Mexico 87102
(505) 248-8232
www.abqscore.org

Las Cruces SCORE Chapter #397
Loretto Towne Center
505 S. Main Street, Suite 125
Las Cruces, New Mexico 88001
(505) 523-5627
www.zianet.com/score.397

Santa Fe SCORE Chapter #373
Montoya Federal Bldg., Room 207
120 S. Federal Place
Santa Fe, New Mexico 87501
(505) 988-6302
www.santafescore.org

**Women's
Business
Centers
(WESST Corp)
6 Centers
Statewide**

The Women's Economic Self-Sufficiency Team (WESST Corp) is a nonprofit organization providing entrepreneurial services throughout the state of New Mexico. WESST Corp participates in the SBA's Women's Business Center Program which is funded in part through a cooperative agreement with the SBA. Through the Women's Business Center Program women business owners and entrepreneurs can access training programs, management and technical assistance, and counseling services. WESST Corp offices are located in Albuquerque, Gallup, Las Cruces, Rio Rancho, Roswell and Santa Fe. WESST Corp is also a microlender under SBA's microlender program. Visit their website at www.wesst.org for additional information on available assistance.

SBA Introduces Two New Online Finance Courses for Small Business Owners

The U.S. Small Business Administration has introduced two new free online finance courses to help small business owners with the basic principles of finance and borrowing.

The new self-paced courses, **Finance Primer: Guide to SBA's Loan Guaranty Programs** at <http://web.sba.gov/sbtn/registration/index.cfm?CourseId=29> and **How to Prepare a Loan Package** at

<http://web.sba.gov/sbtn/registration/index.cfm?CourseId=28>, walk business owners through steps that answer questions about what debt financing is, what loan programs are available, what small businesses should know about borrowing money, how to prepare a loan package and how loan requests are reviewed by lenders.

The Finance Primer gives an overview of the SBA's loan guaranty programs to help small businesses understand the variety of financial resources, including those from the SBA.

The finance courses can help entrepreneurs avoid some of the common mistakes made such as securing the wrong type of financing, miscalculating the amount of financing required, and underestimating the cost of borrowing money.

The Loan Package course includes small business links to related information, and refers course participants for direct support in preparing a loan request to appropriate resources that include SBA's district offices, SBA resource partners and lenders.

Course participants who complete the 30-minute

Tools, Resources and Information— at your fingertips!

The Small Business Training Network (SBTN) is a customer-focused SBA strategy designed to enrich, educate and empower small businesses. It is an Internet-based learning environment - operating like a virtual campus - offering online courses, workshops, publications, information resources, learning tools and direct access to electronic counseling, and other forms of technical assistance. The over 30 course offerings are **free**, most are self-paced generally take about 30 minutes to complete and the majority are considered "topical primers."

On a typical day, 800 to 2,000 customers register for free online courses offered by the SBA through its virtual training campus at the Small Business Training Network (SBTN).

SBA Offers New Online Training for Exporters

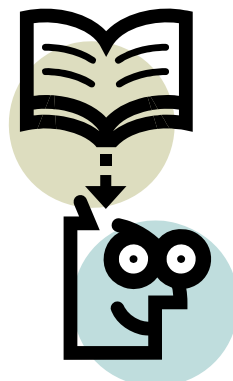
A new online course will help small businesses explore exporting opportunities in international markets. **Global Enterprise: A Primer on Exporting** is a free, self-paced course that provides practical guidance on exploring international markets.

The new course is available from the Small Business Administration training Web site at www.sba.gov/training. To access the course, click on "Free Online Courses," and then select the first course listed under International Trade.

The course is a comprehensive training module using script and audio to provide fundamental information about selling in global markets. It illustrates how to identify international markets, develop an export strategy, make and receive international payments, and finance trade operations, plus guidance on determining a firm's readiness and suitability for exporting. The Exporting Primer includes more than 45 direct links to many key international resources.

Exporting can be an avenue to tap into the increasing global marketplace. There are some 236,000 small business exporters, representing 97% of all U.S. exporters, and they generate some 30% of export sales. In 2007, U.S. exports of goods and services amounted to \$1.6 trillion, with small businesses accounting for nearly \$500 billion of those exports.

Course participants completing the 30-minute online training programs can earn a certificate of completion from the SBA, with their name, date and course title. The Export Primer course is one of nearly 30 online tutorials offered by the SBA on its virtual campus, the Small Business Training Network (www.sba.gov/training). SBTN is part of the SBA's Office of Entrepreneurship Education (OEE), which combines the agency's online education programs, youth outreach, and outreach to underserved markets under a single umbrella.



We thank the New Mexico lenders and the New Mexico Small Business Resources for their support and assistance to the small business community!

	FY 2008 TOTALS	New Mexico District Loan Activity
Lender	No. Loans	\$ Volume
<u>7(a) Loan Activity</u>		
First Community Bank	41	\$6,708,800
Wells Fargo Bank	40	\$12,372,800
Western Commerce Bank	29	\$6,335,800
Innovative Bank	27	\$440,000
Bank of Southwest	26	\$4,200,300
Compass Bank (includes former State Natl Bank loans)	20	\$2,488,500
Mountain America Federal Credit Union	13	\$355,000
Capital One	12	\$505,000
Bank of America	11	\$247,800
The First National Bank (Artesia)	9	\$3,237,600
New Mexico Bank & Trust	9	\$1,047,200
CIT Small Business Lending	8	\$3,666,000
Century Bank	8	\$450,000
Western Bank (Alamogordo)	7	\$567,700
The Bank of Clovis	6	\$2,101,500
Bank of the Rio Grande	6	\$478,000
Superior Financial Group	6	\$40,000
Wachovia SBA Lending, Inc.	5	\$3,921,300
My Bank	5	\$1,920,000
Lea County State Bank	5	\$521,900
First Savings Bank	4	\$1,106,900
Western Bank of Clovis	3	\$1,783,747
Pioneer Bank	3	\$954,300
Citizens Bank of Las Cruces	3	\$600,000
Community 1st Bank Las Vegas	3	\$310,000
Small Business Loan Source	2	\$1,079,000
Vectra Bank Colorado	2	\$400,000
Banco Popular North America*	2	\$150,000
Bank of Albuquerque	2	\$141,500
United Bank of El Paso Del Norte	2	\$40,000
Mission Oaks National Bank	1	\$2,000,000
Mountain 1st Bank & Trust Company	1	\$1,750,000
Excel National Bank*	1	\$1,700,000
Nara Bank	1	\$1,150,000
Wilshire State Bank	1	\$532,000
Temecula Valley Bank	1	\$519,800
Newtek Small Business Finance*	1	\$516,000
Merchants Bank of California, NA	1	\$515,000
Mutual of Omaha Bank*	1	\$371,700
Bank 1st*	1	\$350,000
Horicon Bank*	1	\$350,000
UPS Capital Business Credit	1	\$283,000
Lehman Bros*	1	\$256,500
Bank of the West*	1	\$252,000
Comerica Bank	1	\$205,000
Community South Bank	1	\$185,000
Millennium State Bank of Texas	1	\$175,000
First National Bank of Ruidoso	1	\$111,504
America First Federal Credit Union*	1	\$25,000
Totals	338	\$69,418,151



FY 2008 TOTALS

New Mexico District Loan Activity

Lender	No. Loans	\$ Volume
<u>504 Loan Activity - CDC Participation</u>		
Capital CDC	33	\$15,463,000
Enchantment Land CDC	29	\$17,704,000
Business Development Finance Corporation	1	\$1,613,000
Mountain West Small Business Finance	1	\$111,000
Total	64	\$34,891,000
<u>504 Loan Activity - 3rd Party Lender Participation</u>		
First Community Bank	13	\$8,105,198
Citizens Bank of Las Cruces	6	\$2,368,327
New Mexico Bank & Trust	5	\$1,685,133
Ironstone Bank	4	\$1,875,232
Bank of America	3	\$2,211,320
First National Bank of Santa Fe	2	\$2,296,000
Western Commerce Bank	2	\$2,032,497
Bank of the Southwest	2	\$752,814
Los Alamos National Bank	2	\$649,500
Charter Bank*	1	\$7,630,824
Wachovia Securities, Inc.	1	\$3,995,000
Sterling Bank	1	\$3,967,200
Millennium State Bank of Texas	1	\$2,252,600
Western Bank (Lordsburg)	1	\$1,881,612
Bank of the West	1	\$1,794,550
The Bank of Las Vegas*	1	\$1,595,000
Hanmi Bank	1	\$1,300,000
Community South Bank	1	\$1,057,950
Compass Bank*	1	\$1,025,127
Lehman Bros	1	\$825,000
Century Bank	1	\$812,500
The First National Bank (Artesia)	1	\$762,500
US NM Federal Credit Union	1	\$676,000
The Bank of Clovis	1	\$600,000
Bank 34 (formerly Alamogordo Federal)	1	\$582,750
Lea County State Bank*	1	\$341,000
Pinnacle Bank	1	\$317,500
Bank of the Rio Grande	1	\$236,250
Peoples Bank*	1	\$225,000
Main Bank	1	\$170,750
WEBBank	1	\$150,000
Pioneer Bank	1	\$135,500
Sunrise Bank of Albuquerque	1	\$115,441
My Bank	1	\$86,294
Total	64	\$54,512,369

<u>TOTAL SBA RELATED LOAN ACTIVITY</u>		
7(a) Loans	338	\$69,418,151
504 Loans - CDCs	64	\$34,891,000
SBA NM LOAN TOTAL	402	\$104,309,151
504 Loans - 3rd Party Lenders		\$54,512,369
TOTAL NM CAPITAL		\$158,821,520

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- Visit <http://www.sba.gov> and click on **E-NEWSLETTERS** (located on left middle side of Web page).
- Scroll down and check the boxes next to the newsletters you would like to receive.
- Enter your first name, last name and e-mail address in the box at the bottom of the page and click on **"SUBSCRIBE."** You will receive an e-mail to confirm your subscription.